A. Ordinary Life Insurance (Except as covered in B on pages 2-5)

		Maximum Reserve Valuation	Maximum Nonforfeiture
Issue Year	Guarantee Duration	Interest Rate	Interest Rate*
1979-1981	10 Years or less	4.50%	5.50%
	More than 10 years, up to 20	4.50	5.50
	More than 20 years	4.50	5.50
1982	10 Years or less	6.75%	8.50%
	More than 10 years, up to 20	6.25	7.75
	More than 20 years	5.50	7.00
1983-1986	10 Years or less	7.25%	9.00%
	More than 10 years, up to 20	6.75	8.50
	More than 20 years	6.00	7.50
1987	10 Years or less	6.50%	8.25%
	More than 10 years, up to 20	6.00	7.50
	More than 20 years	5.50	7.00
1988-1992	10 Years or less	6.00%	7.50%
	More than 10 years, up to 20	6.00	7.50
	More than 20 years	5.50	7.00
1993	10 Years or less	6.00%	7.50%
	More than 10 years, up to 20	6.00	7.50
	More than 20 years	5.00	6.25
1994	10 Years or less	5.50%	7.00%
	More than 10 years, up to 20	5.25	6.50
	More than 20 years	5.00	6.25
1995-1998	10 Years or less	5.50%	7.00%
	More than 10 years, up to 20	5.25	6.50
	More than 20 years	4.50	5.75
1999-2005	10 Years or less	5.00%	6.25%
	More than 10 years, up to 20	4.75	6.00
	More than 20 years	4.50	5.75
2006-2012	10 Years or less	4.50%	5.75%
	More than 10 years, up to 20	4.25	5.25
	More than 20 years	4.00	5.00
2013-2020	10 Years or less	3.75%	4.75%
	More than 10 years, up to 20	3.75	4.75
	More than 20 years	3.50	4.50
2024 222	104	0.070/	/
2021-2024	10 Years or less	3.25%	4.00%
	More than 10 years, up to 20	3.25	4.00
	More than 20 years	3.00	3.75

^{*}Per New York Insurance Law section 4221(k)(9)(B)(i), at the option of the company, calculations for all policies issued in a particular calendar year may be made on the basis of a rate of interest not exceeding the nonforfeiture interest rate per New York Insurance Law section 4221(k)(10) for policies issued in the immediately preceding calendar year.

B. Single Premium Life Insurance of the kind referred to in Section 4217(c)(4)(B)(vi) of the New York Insurance Laws (as amended by Chapter 302 of the laws of 1987).

<u>Issue Year</u>	<u>Guarantee Duration</u>	Issue Year Basis	<u>Change-in-Fund Basis</u>
1982	10 Years or less	10.00%	10.50%
	More than 10 years, up to 20	7.25	10.00
	More than 20 years	6.25	8.75
1983	10 Years or less	8.75%	9.25%
	More than 10 years, up to 20	7.00	8.75
	More than 20 years	6.25	7.75
1984	10 Years or less	8.50%	9.25%
	More than 10 years, up to 20	7.00	8.50
	More than 20 years	6.25	7.50
1985	10 Years or less	8.50%	9.00%
	More than 10 years, up to 20	7.00	8.50
	More than 20 years	6.25	7.50
1986	10 Years or less	7.25%	7.75%
	More than 10 years, up to 20	6.50	7.25
	More than 20 years	5.75	6.50
1987	10 Years or less	6.50%	6.75%
	More than 10 years, up to 20	6.00	6.50
	More than 20 years	5.50	6.00
1988	10 Years or less	7.00%	7.50%
	More than 10 years, up to 20	6.25	7.00
	More than 20 years	5.75	6.25
1989	10 Years or less	7.00%	7.25%
	More than 10 years, up to 20	6.25	7.00
	More than 20 years	5.50	6.25
1990	10 Years or less	6.50%	7.00%
	More than 10 years, up to 20	6.25	6.50
	More than 20 years	5.50	6.00
1991	10 Years or less	6.75%	7.00%
	More than 10 years, up to 20	6.25	6.75
	More than 20 years	5.50	6.00
1992	10 Years or less	6.25%	6.50%
	More than 10 years, up to 20	6.00	6.25
	More than 20 years	5.25	5.75
1993	10 Years or less	5.75%	6.00%
	More than 10 years, up to 20	5.50	5.75
	More than 20 years	5.00	5.25
1994	10 Years or less	5.50%	5.75%
	More than 10 years, up to 20	5.25	5.50
	More than 20 years	4.75	5.00

B. (cont.) Single Premium Life Insurance of the kind referred to in Section 4217(c)(4)(B)(vi) of the New York Insurance Laws (as amended by Chapter 302 of the laws of 1987).

		Maximum valu	iation interest Rate
<u>Issue Year</u>	Guarantee Duration	<u>Issue Year Basis</u>	Change-in-Fund Basis
1995	10 Years or less	6.00%	6.25%
	More than 10 years, up to 20	5.50	6.00
	More than 20 years	5.00	5.50
1996	10 Years or less	5.50%	5.75%
	More than 10 years, up to 20	5.25	5.50
	More than 20 years	4.75	5.00
1997	10 Years or less	5.50%	5.75%
	More than 10 years, up to 20	5.25	5.50
	More than 20 years	5.00	5.25
1998	10 Years or less	5.25%	5.50%
	More than 10 years, up to 20	5.00	5.25
	More than 20 years	4.75	4.75
1999	10 Years or less	5.25%	5.50%
	More than 10 years, up to 20	5.00	5.25
	More than 20 years	4.50	4.75
2000	10 Years or less	5.75%	6.00%
	More than 10 years, up to 20	5.25	5.75
	More than 20 years	4.75	5.25
2001	10 Years or less	5.50%	5.75%
	More than 10 years, up to 20	5.25	5.50
	More than 20 years	4.75	5.00
2002	10 Years or less	5.50%	5.75%
	More than 10 years, up to 20	5.25	5.50
	More than 20 years	4.75	5.00
2003	10 Years or less	5.00%	5.25%
	More than 10 years, up to 20	4.75	5.00
	More than 20 years	4.50	4.75
2004	10 Years or less	4.75%	5.00%
	More than 10 years, up to 20	4.75	4.75
	More than 20 years	4.25	4.50
2005	10 Years or less	4.50%	4.75%
	More than 10 years, up to 20	4.50	4.50
	More than 20 years	4.00	4.25
2006	10 Years or less	4.50%	4.75%
	More than 10 years, up to 20	4.50	4.50
	More than 20 years	4.25	4.25
2007	10 Years or less	4.75%	4.75%
	More than 10 years, up to 20	4.50	4.75
	More than 20 years	4.25	4.25
2008	10 Years or less	4.75%	5.00%
	More than 10 years, up to 20	4.50	4.75
	More than 20 years	4.25	4.50

B. (cont.) Single Premium Life Insurance of the kind referred to in Section 4217(c)(4)(B)(vi) of the New York Insurance Laws (as amended by Chapter 302 of the laws of 1987).

<u>Issue Year</u>	Guarantee Duration	<u>Issue Year Basis</u>	Change-in-Fund Basis
2009	10 Years or less	5.00%	5.25%
	More than 10 years, up to 20	4.75	5.00
	More than 20 years	4.25	4.75
2010	10 Years or less	4.50%	4.75%
	More than 10 years, up to 20	4.50	4.50
	More than 20 years	4.00	4.25
2011	10 Years or less	4.25%	4.50%
	More than 10 years, up to 20	4.25	4.25
	More than 20 years	4.00	4.00
2012	10 Years or less	3.75%	4.00%
	More than 10 years, up to 20	3.75	3.75
	More than 20 years	3.50	3.75
2013	10 Years or less	3.75%	3.75%
	More than 10 years, up to 20	3.50	3.75
	More than 20 years	3.50	3.50
2014	10 Years or less	4.00%	4.00%
	More than 10 years, up to 20	3.75	4.00
	More than 20 years	3.50	3.75
2015	10 Years or less	3.75%	3.75%
	More than 10 years, up to 20	3.50	3.75
	More than 20 years	3.50	3.50
2016	10 Years or less	3.75%	3.75%
	More than 10 years, up to 20	3.75	3.75
	More than 20 years	3.50	3.75
2017	10 Years or less	3.50%	3.75%
	More than 10 years, up to 20	3.50	3.50
	More than 20 years	3.50	3.50
2018	10 Years or less	3.50%	3.75%
	More than 10 years, up to 20	3.50	3.50
	More than 20 years	3.50	3.50
2019	10 Years or less	3.75%	3.75%
	More than 10 years, up to 20	3.50	3.75
	More than 20 years	3.50	3.50
2020	10 Years or less	3.25%	3.25%
	More than 10 years, up to 20	3.25	3.25
	More than 20 years	3.25	3.25
2024	10 Varus and	2.000/	2.224
2021	10 Years or less	3.00%	3.00%
	More than 10 years, up to 20	3.00	3.00
	More than 20 years	3.00	3.00
2022	10 Years or less	3.25%	3.25%
	More than 10 years, up to 20	3.25	3.25
	More than 20 years	3.00	3.25
	•		

B. (cont.) Single Premium Life Insurance of the kind referred to in Section 4217(c)(4)(B)(vi) of the New York Insurance Laws (as amended by Chapter 302 of the laws of 1987).

Issue Year	Guarantee Duration	<u>Issue Year Basis</u>	Change-in-Fund Basis
2023	10 Years or less	4.25%	4.25%
	More than 10 years, up to 20	3.50	4.25
	More than 20 years	3.25	4.00

C. Single Premium Immediate Annuities and annuity benefits arising from life insurance policies and annuity and guaranteed interest contracts with cash settlement options.

Issues of or Purchases During 1982	Maximum Valuation Interest Rate 13.25%
1983 - 1984	11.25
1985	11.00
1986	9.25
1987	8.00
1988 - 1989	8.75
1990-1991	8.25
1992	7.75
1993	7.00
1994	6.50
1995	7.25
1996 - 1997	6.75
1998 - 1999	6.25
2000	7.00
2001	6.75
2002	6.50
2003	6.00
2004	5.50
2005 - 2006	5.25
2007-2008	5.50
2009	6.00
2010	5.25
2011	5.00
2012	4.25
2013	4.00
2014	4.50
2015-2016	4.00
2017-2018	3.75
2019	4.00

For Single Premium Immediate Annuities and annuity benefits arising from life insurance policies and annuity and guaranteed interest contracts with cash settlement options issued on or after January 1, 2020, the maximum valuation interest rates are

prescribed by Section 103.5 of 11 NYCRR 103 (Insurance Regulation 213). These maximum valuation interest rates may be found on the Department's website here: https://www.dfs.ny.gov/apps and licensing/life insurers/max reserve life.

Susur Year Susarantee Duration Plan Type A Plan Type B Plan Type C 1982 5 Years or less 13.25% 10.50% 9.25% More than 5 years, up to 10 8.50 7.25 6.75 6.00 6.0			М	aximum Valuation Interest R	ate
More than 5 years, up to 10 12.50 10.50 9.25 More than 10 years 10 20 8.50 7.25 6.75 More than 20 years 6.75 6.00 6.00 1983	Issue Year	Guarantee Duration	<u>Plan Type A</u>	<u>Plan Type B</u>	<u>Plan Type C</u>
More than 10 years, up to 20 8.50 7.25 6.75 More than 20 years 6.75 6.00 6.00 More than 5 years, up to 10 10.75 9.25 8.25 More than 10 years, up to 20 8.25 7.00 6.75 More than 10 years, up to 20 8.25 7.00 6.75 More than 20 years 11.25% 9.25% 8.00% More than 5 years, up to 10 10.75 9.25 8.00 More than 10 years, up to 20 8.25 7.00 6.75 More than 10 years, up to 20 8.25 7.00 6.75 More than 10 years 11.00% 9.00% 8.00% More than 20 years 11.00% 9.00% 8.00% More than 5 years, up to 10 10.50 9.00 8.00 More than 10 years, up to 20 8.25 7.00 6.50 More than 10 years 6.50 5.75 5.75 1986 5 Years or less 9.25% 7.75% 6.75% More than 5 years, up to 10 8.75 7.75 6.75 More than 10 years 6.50 5.50 5.50 More than 10 years 10.00% 5.50 5.50 More than 10 years 10.00% 5.50 5.50 More than 10 years 10.00% 7.75 6.75 6.25 More than 10 years 10.00% 7.00 6.00 5.75 More than 10 years 10.00% 7.50 6.50 6.50 More than 10 years 10.00% 7.50 6.55 6.25 More than 10 years 10.00% 7.50 6.75 More than 20 years 5.75 5.25 5.25 1988 5 Years or less 8.75% 7.50% 6.75% More than 20 years 6.00 5.25 5.25 1989 5 Years or less 8.75% 7.25% 6.50% More than 5 years, up to 10 8.25 7.25 6.50 More than 5 years, up to 20 7.25 6.25 6.00 More than 10 years, up to 20 7.25 6.25 6.00 More than 5 years, up to 20 7.25 6.25 6.25 More than 5 years, up to 20 7.25 6.25 6.25 More than 5 years, up to 20 7.25 6.25 6.25 More than 5 years, up to 20 7.25 6.25 6.25 More than 5 years, up to 20 7.25 6.25 6.25 More than 5 years, up to 20 7.25 6.25 6.25 More than 5 years, up to 20 7.25 6.25 6.25 More than 5 years, up to 20 7.00 6.25 5.75 More than 5 years, up to 20 7.00 6.25 5.75 M	1982	5 Years or less	13.25%	10.50%	9.25%
More than 20 years 6.75 6.00 6.00		More than 5 years, up to 10	12.50	10.50	9.25
1983		More than 10 years, up to 20	8.50	7.25	6.75
More than 5 years, up to 10		More than 20 years	6.75	6.00	6.00
More than 10 years, up to 20 8.25 7.00 6.75	1983		11.25%		
More than 20 years 6.75 5.75 5.75		• • •			
1984 S Years or less 11.25% 9.25% 8.00% More than 5 years, up to 10 10.75 9.25 8.00 More than 10 years 6.75 5.75 5.75 1985 S Years or less 11.00% 9.00% 8.00% More than 10 years, up to 20 8.25 7.00 6.50 More than 10 years, up to 20 8.25 7.00 6.50 More than 20 years 6.50 5.75 5.75 1986 S Years or less 9.25% 7.75% 6.75% More than 10 years, up to 10 8.75 7.75 6.75 More than 10 years, up to 20 7.50 6.50 6.00 More than 10 years, up to 20 7.50 6.50 6.00 More than 10 years, up to 20 7.75 6.75 6.25 More than 10 years, up to 20 7.75 6.75 6.25 More than 10 years, up to 20 7.00 6.00 5.75 More than 10 years, up to 20 7.00 6.00 5.75 More than 10 years, up to 20 7.00 6.00 5.75 More than 10 years, up to 20 7.00 6.00 5.75 More than 10 years, up to 20 7.25 6.25 6.25 More than 10 years, up to 20 7.25 6.25 6.00 More than 10 years, up to 20 7.25 6.25 6.00 More than 10 years, up to 20 7.25 6.25 6.00 More than 10 years, up to 20 7.25 6.25 6.00 More than 10 years, up to 20 7.25 6.25 6.00 More than 10 years, up to 20 7.25 6.25 6.00 More than 10 years, up to 20 7.25 6.25 6.00 More than 10 years, up to 20 7.25 6.25 6.00 More than 10 years, up to 10 8.25 7.25 6.50 More than 10 years, up to 20 7.00 6.25 5.25 1990 S Years or less 8.25% 7.00% 6.25% More than 10 years, up to 20 7.00 6.25 5.75 More than 10 years, up to 20 7.00 6.25 5.75 More than 10 years, up to 20 7.00 6.25 5.75 More than 10 years, up to 20 7.00 6.25 5.75 More than 10 years, up to 20 7.00 6.25 5.75 More than 10 years, up to 20 7.00 6.25 5.75 More than 10 years, up to 20 7.00 6.25 5.75 More than 10 years, up to 20 7.00 6.25 5.75 More than 10 years, up to 20 7.00 6.25 5.75 More than 10 years, up to 20 7.00 6.25 5.75 More than 10 years, up to 20 7.00 6.25		More than 10 years, up to 20	8.25	7.00	6.75
More than 5 years, up to 10 More than 10 years, up to 20 More than 10 years 10.75 More than 20 years 8.25 More than 20 years 7.00 More than 20 years 8.75 More than 20 years 8.00 More than 20 years 1985 5 Years or less More than 5 years, up to 10 More than 10 years, up to 20 More than 20 years 8.25 More Than 5 years, up to 20 More than 20 years 8.25 More Than 5 years, up to 20 More than 20 years 6.50 More Than 5 years, up to 10 More than 5 years, up to 10 More than 10 years, up to 20 More than 5 years, up to 10 More than 20 years 8.75 More Than 5 Years, up to 10 More than 20 years 8.75 More Than 5 Years, up to 10 More than 20 years 8.50 More Than 5 Years, up to 10 More than 20 years 6.00 More Than 5 Years, up to 10 More than 20 years 6.00 More Than 5 Years, up to 10 More than 20 years 6.00 More Than 5 Years, up to 10 More than 20 years 6.00 More Than 5 Years, up to 10 More than 5 Years, up to 20 More than 5 Years, up to 10 More than 5 Years, up to 10 More Than 5		More than 20 years	6.75	5.75	5.75
More than 10 years, up to 20 More than 20 years 8.25 More than 20 years 7.00 S.75 6.75 S.75 1985 5 Years or less More than 10 years, up to 10 More than 10 years, up to 20 More than 10 years, up to 20 More than 10 years, up to 20 More than 20 years 8.25 More than 20 years 7.00 More than 20 years 6.50 More than 20 years 6.50 More than 20 years 6.75% More than 20 years 6.75% More than 5 years, up to 10 More than 10 years, up to 20 More than 10 years, up to 20 More than 20 years 7.50 More than 20 years 6.00 More than 20 years 6.00 More than 20 years 6.25% More than 20 years 6.00 More than 20 years <	1984	5 Years or less	11.25%		
More than 20 years 6.75 5.75 5.75 1985 5 Years or less 11.00% 9.00% 8.00% More than 5 years, up to 10 10.50 9.00 8.00 More than 10 years, up to 20 8.25 7.00 6.50 More than 20 years 6.50 5.75 5.75 1986 5 Years or less 9.25% 7.75% 6.75% More than 5 years, up to 10 8.75 7.75 6.75 More than 10 years, up to 20 7.50 6.50 6.00 More than 20 years 8.00% 6.75% 6.25% More than 10 years, up to 10 7.75 6.75 6.25 More than 10 years, up to 20 7.00 6.00 5.75 More than 20 years 5.75 5.25 5.25 1988 5 Years or less 8.75% 7.50% 6.75% More than 10 years, up to 20 7.25 6.25 6.00 More than 20 years 6.00 5.25 5.25 1989 5 Years or less 8.75% 7.25% 6.25 More than 10 years, up to 20 7.25 6.25 6.00 More than 20 years 6.00 5.25 5.25 1990 5 Years or less 8.25%		More than 5 years, up to 10	10.75	9.25	8.00
1985		More than 10 years, up to 20	8.25	7.00	6.75
More than 5 years, up to 10 10.50 9.00 8.00 More than 10 years, up to 20 8.25 7.00 6.50 More than 20 years 6.50 5.75 5.75 1986 5 Years or less 9.25% 7.75% 6.75% More than 5 years, up to 10 8.75 7.75 6.75 More than 10 years, up to 20 7.50 6.50 6.00 More than 20 years 8.00% 6.75% 6.25% More than 5 years, up to 10 7.75 6.75 6.25 More than 10 years, up to 20 7.00 6.00 5.75 More than 20 years 8.75% 7.50% 6.75% More than 5 years, up to 10 8.50 7.50 6.75% More than 10 years, up to 20 7.25 6.25 6.00 More than 20 years 8.75% 7.25% 6.25 1989 5 Years or less 8.75% 7.25% 6.50 More than 5 years, up to 20 7.25 6.25 6.00 More than 5 years, up to 20 7.25 6.25 6.00 More than 5 years, up to 20 7.25 6		More than 20 years	6.75	5.75	5.75
More than 10 years, up to 20 More than 20 years 8.25 More than 20 years 7.00 S.75 6.50 S.75 1986 5 Years or less More than 5 years, up to 10 More than 20 years 9.25% S.75 7.75% S.75 6.75 More than 10 years, up to 20 More than 20 years 6.00 S.50 S.50 6.00 S.50 S.50 6.00 More than 20 years 6.00 S.50 S.50 S.50 6.25% More than 5 years, up to 10 S.75 S.50 S.50 S.50 S.50 More than 10 years, up to 20 S.75 More than 20 years 7.00 S.00 S.75 S.25 S.25 S.25 S.25 6.25 S.25 S.25 S.25 S.25 S.25 S.25 S.25 S	1985	5 Years or less	11.00%	9.00%	8.00%
More than 20 years 6.50 5.75 5.75 1986 5 Years or less More than 5 years, up to 10 Rore than 10 years, up to 20 Rore than 10 years, up to 20 Rore than 20 years 7.50 Rore than 6.50 Rore than 20 years 6.00 Rore than 6.50 Rore than 20 years 6.00 Rore than 6.50 Rore than 6.50 Rore than 5.50 Rore than 5.5		More than 5 years, up to 10	10.50	9.00	8.00
1986		More than 10 years, up to 20	8.25	7.00	6.50
More than 5 years, up to 10 8.75 7.75 6.75 More than 10 years, up to 20 7.50 6.50 6.00 More than 20 years 6.00 5.50 5.50 1987 5 Years or less 8.00% 6.75% 6.25% More than 5 years, up to 10 7.75 6.75 6.25 More than 10 years, up to 20 7.00 6.00 5.75 More than 20 years 5.75 5.25 5.25 1988 5 Years or less 8.75% 7.50% 6.75% More than 5 years, up to 10 8.50 7.50 6.75 More than 10 years, up to 20 7.25 6.25 6.00 More than 20 years 8.00 7.25% 6.50% More than 10 years, up to 20 7.25 6.25 6.50% More than 10 years, up to 20 7.25 6.25 6.00 More than 20 years 8.00 7.00 6.25 1990 5 Years or less 8.25% 7.00% 6.25% More than 10 years, up to 20 7.00 6.25 5.75 More than 20 years 5.75 5.2		More than 20 years	6.50	5.75	5.75
More than 10 years, up to 20 More than 20 years 7.50 6.50 6.00 1987 5 Years or less More than 5 years, up to 10 Y.75 6.75% 6.25% More than 5 years, up to 20 Y.00 6.00 5.75 More than 10 years, up to 20 More than 20 years 5.75 5.25 5.25 1988 5 Years or less More than 5 years, up to 10 Separs, up to 20 Y.25 7.50% Y.50% Y.	1986	5 Years or less	9.25%	7.75%	6.75%
More than 20 years 6.00 5.50 5.50 1987 5 Years or less More than 5 years, up to 10 7.75 6.75 6.25 More than 10 years, up to 20 7.00 6.00 5.75 More than 20 years 5.75 5.25 5.25 6.75 6.25 6.25 5.25 1988 5 Years or less More than 5 years, up to 10 8.50 7.50 6.75 More than 10 years, up to 20 7.25 6.25 6.25 6.00 More than 10 years 6.00 5.25 5.25 6.75 6.00 6.75 6.00 6.75 6.25 6.20 6.00 6.00 6.25 6.20 6.00 6.00 6.25 6.20 6.00 6.00 6.25 6.20 6.00 6.25 6.20 6.00 6.25 6.20 6.00 6.25 6.20 6.00 6.25 6.20 6.00 6.20 6.20 6.20 6.20 6.20 6.20		More than 5 years, up to 10	8.75	7.75	6.75
1987 S Years or less S 8.00% G.75% G.25% More than 5 years, up to 10 7.75 G.75 G.25 More than 10 years, up to 20 7.00 G.00 5.75 More than 20 years S 7.50 S 2.25 1988 S Years or less S 8.75% 7.50% G.75% More than 5 years, up to 10 S 5.00 S 5.25 More than 10 years, up to 20 7.25 G.25 G.00 More than 10 years S 8.75% 7.25% G.25 G.00 More than 20 years S 8.75% 7.25% G.25 G.00 More than 5 years, up to 10 S 2.25 S 2.25 1989 S Years or less S 8.75% 7.25% G.50% More than 5 years, up to 10 S 2.25 F 7.25 G.25 G.00 More than 10 years, up to 20 7.25 G.25 G.00 More than 20 years G.00 S 2.25 S 2.25 1990 S Years or less S 2.5% 7.00% G.25% More than 5 years, up to 20 7.00 G.25 G.25 More than 10 years, up to 20 7.00 G.25 S 7.55 More than 20 years S 7.55 S 2.25 S 2.25 1991 S Years or less S 2.5% 7.00% G.25% More than 5 years, up to 10 S 0.00 7.00 G.25 More than 20 years S 7.55 S 2.25 S 2.25 1991 S Years or less S 2.5% 7.00% G.25% More than 5 years, up to 10 S 0.00 7.00 G.25 More than 5 years, up to 20 7.00 G.25 S 7.55 More than 5 years, up to 20 7.00 G.25 S 7.55 More than 5 years, up to 20 7.00 G.25 S 7.55 More than 5 years, up to 20 7.00 G.25 S 7.55 More than 5 years, up to 20 7.00 G.25 S 7.55 1991 S Years or less S 2.5% 7.00% G.25% More than 5 years, up to 20 7.00 G.25 S 7.55 More than 10 years, up to 20 7.00 G.25 S 7.55 1991 S Years or less S 2.5% 7.00% G.25% More than 10 years, up to 20 7.00 G.25 S 7.55 More than 10 years, up to 20 7.00 G.25 S 7.55 1992 S Years or less S 2.5% 7.00% G.25% More than 10 years, up to 20 7.00 G.25 S 7.55 1993 S Years or less S 2.5% 7.00% G.25% T 2.5% More than 10 years, up to 20 7.00 G.25% T 2.5% T		More than 10 years, up to 20	7.50	6.50	6.00
More than 5 years, up to 10 7.75 6.75 6.25 More than 10 years, up to 20 7.00 6.00 5.75 More than 20 years 5.75 5.25 5.25 1988 5 Years or less 8.75% 7.50% 6.75% More than 5 years, up to 10 8.50 7.50 6.75 More than 10 years, up to 20 7.25 6.25 6.00 More than 20 years 8.75% 7.25% 6.50% More than 5 years, up to 10 8.25 7.25 6.50 More than 10 years, up to 20 7.25 6.25 6.00 More than 20 years 6.00 5.25 5.25 1990 5 Years or less 8.25% 7.00% 6.25% More than 5 years, up to 10 8.00 7.00 6.25 5.75 More than 10 years, up to 20 7.00 6.25 5.75 More than 5 years, up to 20 7.00 6.25 5.75 More than 5 years, up to 20 7.00 6.25 5.75 More than 5 years, up to 20 8.00 7.00% 6.25% More than 5 years, up to 20		More than 20 years	6.00	5.50	5.50
More than 10 years, up to 20 More than 20 years 7.00 6.00 5.75 More than 20 years 1988 5 Years or less More than 5 years, up to 10 More than 10 years, up to 20 More than 10 years 8.50 More than 20 More than 20 years 7.50 More than 20 More than 20 years 6.00 More than 20 years 6.00 More than 20 years 6.00 More than 20 years 6.50% More than 5 years, up to 10 More than 10 years, up to 20 More than 10 years, up to 20 More than 20 years 7.25 More than 20 years 6.50 More than 20 years 6.00 More than 20 years 6.00 More than 20 years 6.25 More than 20 years 7.00% More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years 7.00 More than 20 years 6.25% More than 20 years <td< td=""><td>1987</td><td>5 Years or less</td><td>8.00%</td><td>6.75%</td><td>6.25%</td></td<>	1987	5 Years or less	8.00%	6.75%	6.25%
More than 20 years 5.75 5.25 5.25 1988 5 Years or less 8.75% 7.50% 6.75% More than 5 years, up to 10 8.50 7.50 6.75 More than 10 years, up to 20 7.25 6.25 6.00 More than 20 years 6.00 5.25 5.25 1989 5 Years or less 8.75% 7.25% 6.50% More than 5 years, up to 10 8.25 7.25 6.50 More than 10 years, up to 20 7.25 6.25 6.00 More than 20 years 6.00 5.25 5.25 1990 5 Years or less 8.25% 7.00% 6.25% More than 5 years, up to 10 8.00 7.00 6.25 5.75 More than 20 years 5.75 5.25 5.25 5.25 1991 5 Years or less 8.25% 7.00% 6.25% More than 5 years, up to 10 8.00 7.00% 6.25% More than 5 years, up to 20 7.00 6.25 5.75 More than 5 years, up to 20 7.00 6.25 5.75		More than 5 years, up to 10	7.75	6.75	6.25
1988		More than 10 years, up to 20	7.00	6.00	5.75
More than 5 years, up to 10 8.50 7.50 6.75 More than 10 years, up to 20 7.25 6.25 6.00 More than 20 years 6.00 5.25 5.25 1989 5 Years or less 8.75% 7.25% 6.50% More than 5 years, up to 10 8.25 7.25 6.25 6.00 More than 10 years, up to 20 7.25 6.25 6.00 6.00 More than 20 years 8.25% 7.00% 6.25% More than 5 years, up to 10 8.00 7.00 6.25 More than 10 years, up to 20 7.00 6.25 5.75 More than 20 years 5.75 5.25 5.25 1991 5 Years or less 8.25% 7.00% 6.25% More than 5 years, up to 10 8.00 7.00 6.25% More than 5 years, up to 20 7.00 6.25 5.75		More than 20 years	5.75	5.25	5.25
More than 10 years, up to 20 7.25 6.25 6.00 More than 20 years 6.00 5.25 5.25 1989 5 Years or less 8.75% 7.25% 6.50% More than 5 years, up to 10 8.25 7.25 6.25 6.00 More than 10 years, up to 20 7.25 6.25 6.00 6.00 More than 20 years 6.00 5.25 5.25 1990 5 Years or less 8.25% 7.00% 6.25% More than 5 years, up to 10 8.00 7.00 6.25 5.75 More than 20 years 5.75 5.25 5.25 1991 5 Years or less 8.25% 7.00% 6.25% More than 5 years, up to 10 8.00 7.00% 6.25% More than 5 years, up to 20 7.00 6.25 5.75	1988	5 Years or less	8.75%	7.50%	6.75%
1989 5 Years or less More than 5 years, up to 10 More than 10 years, up to 20 More than 10 years for less More than 20 years 8.75% 7.25% 6.50 6.50 6.50 6.50 6.50 6.50 6.00 7.25 6.25 6.00 6.25 6.00 6.25 6.00 6.25 6.00 6.25 6.00 6.25 6.00 6.25 6.00 6.25 6.25 6.00 6.25 6.25 6.25 6.00 6.25 6.25 6.00 6.25 6.25 6.25 6.25 6.25 6.25 6.25 6.25		More than 5 years, up to 10	8.50	7.50	6.75
1989 5 Years or less 8.75% 7.25% 6.50% More than 5 years, up to 10 8.25 7.25 6.25 6.00 More than 20 years 6.00 5.25 5.25 1990 5 Years or less 8.25% 7.00% 6.25% More than 5 years, up to 10 8.00 7.00 6.25 5.75 More than 10 years 7.00 6.25 5.75 5.25 1991 5 Years or less 8.25% 7.00% 6.25% More than 20 years 5.75 5.25 5.25 1991 5 Years or less 8.25% 7.00% 6.25% More than 5 years, up to 10 8.00 7.00 6.25 5.25 1991 More than 5 years, up to 10 8.00 7.00% 6.25% More than 5 years, up to 20 7.00 6.25 5.75 5.25		More than 10 years, up to 20	7.25	6.25	6.00
More than 5 years, up to 10 More than 10 years, up to 20 More than 20 years More than 20 years S Years or less More than 5 years, up to 10 More than 5 years, up to 10 More than 5 years, up to 10 More than 10 years, up to 20 More than 10 years More than 20 years S Years or less More than 5 years, up to 10 More than 5 years, up to 20 Nore than 5 years, up to 20 Nore than 5 years, up to 20 Nore than 10 years, up to 20		More than 20 years	6.00	5.25	5.25
More than 10 years, up to 20 More than 20 years 7.25 6.00 6.25 5.25 1990 5 Years or less More than 5 years, up to 10 8.00 7.00 6.25 More than 10 years, up to 20 7.00 6.25 More than 20 years 7.00 6.25 5.75 5.25 1991 5 Years or less More than 5 years, up to 10 8.00 7.00 6.25 More than 5 years, up to 10 8.00 7.00 6.25 More than 10 years, up to 20 7.00 6.25 More than 10 years, up to 20 7.00 6.25 5.75	1989		8.75%		6.50%
More than 20 years 6.00 5.25 5.25 1990 5 Years or less More than 5 years, up to 10 More than 10 years, up to 20 More than 20 years 8.25% 7.00 6.25 5.75 7.00 6.25 5.75 1991 5 Years or less More than 5 years, up to 10 More than 10 years, up to 20 8.25% 7.00% 8.00 7.00% 7.00 6.25% 6.25% 6.25					
1990 5 Years or less 8.25% 7.00% 6.25% More than 5 years, up to 10 8.00 7.00 6.25 5.75 More than 20 years 5.75 5.25 5.25 1991 5 Years or less 8.25% 7.00% 6.25% More than 5 years, up to 10 8.00 7.00 6.25% More than 5 years, up to 10 8.00 7.00 6.25 More than 10 years, up to 20 7.00 6.25 5.75		More than 10 years, up to 20			6.00
More than 5 years, up to 10 8.00 7.00 6.25 More than 10 years, up to 20 7.00 6.25 5.75 More than 20 years 5.75 5.25 5.25 1991 5 Years or less 8.25% 7.00% 6.25% More than 5 years, up to 10 8.00 7.00 6.25 More than 10 years, up to 20 7.00 6.25 5.75		More than 20 years	6.00	5.25	5.25
More than 10 years, up to 20 More than 20 years 7.00 6.25 5.75 5.75 5.25 1991 5 Years or less More than 5 years, up to 10 More than 5 years, up to 20 7.00 6.25 8.25% 7.00% 6.25% 6.25	1990		8.25%	7.00%	6.25%
More than 20 years 5.75 5.25 5.25 1991 5 Years or less More than 5 years, up to 10 More than 10 years, up to 20 8.25% 8.00 7.00 7.00 6.25 7.00 6.25 5.75		More than 5 years, up to 10	8.00	7.00	6.25
1991 5 Years or less 8.25% 7.00% 6.25% More than 5 years, up to 10 8.00 7.00 6.25 6.25 More than 10 years, up to 20 7.00 6.25 5.75		More than 10 years, up to 20	7.00	6.25	5.75
More than 5 years, up to 10 8.00 7.00 6.25 More than 10 years, up to 20 7.00 6.25 5.75		More than 20 years	5.75	5.25	5.25
More than 10 years, up to 20 7.00 6.25 5.75	1991			7.00%	
More than 20 years 5.75 5.25 5.25		More than 10 years, up to 20	7.00	6.25	5.75
		More than 20 years	5.75	5.25	5.25

Maximum Valuation Interest Rate **Issue Year Guarantee Duration** Plan Type A Plan Type B Plan Type C 1992 5 Years or less 7.75% 6.50% 6.00% 7.50 More than 5 years, up to 10 6.50 6.00 More than 10 years, up to 20 6.75 6.00 5.75 More than 20 years 5.75 5.00 5.00 1993 6.00% 5.50% 5 Years or less 7.00% More than 5 years, up to 10 6.75 6.00 5.50 More than 10 years, up to 20 6.25 5.50 5.25 More than 20 years 5.25 4.75 4.75 1994 5 Years or less 6.50% 5.75% 5.25% More than 5 years, up to 10 6.50 5.75 5.25 More than 10 years, up to 20 6.00 5.25 5.00 More than 20 years 5.00 4.50 4.50 1995 5 Years or less 7.25% 6.25% 5.75% More than 5 years, up to 10 7.00 6.25 5.75 5.50 5.25 More than 10 years, up to 20 6.25 More than 20 years 5.25 4.75 4.75 1996 5 Years or less 6.75% 5.75% 5.25% More than 5 years, up to 10 6.50 5.75 5.25 More than 10 years, up to 20 6.00 5.25 5.00 More than 20 years 5.00 4.50 4.50 1997 5 Years or less 6.75% 5.75% 5.25% More than 5 years, up to 10 6.50 5.75 5.25 More than 10 years, up to 20 5.25 5.25 6.00 More than 20 years 4.75 4.75 5.25 5.00% 1998 5 Years or less 6.25% 5.50% More than 5 years, up to 10 6.00 5.50 5.00 More than 10 years, up to 20 5.75 5.00 4.75 More than 20 years 4.75 4.50 4.50 1999 5 Years or less 6.25% 5.50% 5.00% More than 5 years, up to 10 6.00 5.50 5.00 More than 10 years, up to 20 5.50 5.00 4.75 More than 20 years 4.75 4.50 4.50 2000 5 Years or less 7.00% 6.00% 5.50% More than 5 years, up to 10 6.75 6.00 5.50 More than 10 years, up to 20 5.75 5.25 5.00 More than 20 years 5.00 4.50 4.50 2001 5 Years or less 6.75% 5.75% 5.25% More than 5 years, up to 10 6.50 5.75 5.25 More than 10 years, up to 20 6.00 5.25 5.00 More than 20 years 5.00 4.50 4.50

Maximum Valuation Interest Rate **Issue Year Guarantee Duration** Plan Type A Plan Type B Plan Type C 2002 5 Years or less 6.50% 5.75% 5.25% 6.25 More than 5 years, up to 10 5.75 5.25 More than 10 years, up to 20 6.00 5.25 5.00 More than 20 years 5.00 4.50 4.50 6.00% 2003 5 Years or less 5.25% 4.75% More than 5 years, up to 10 5.75 4.75 5.25 More than 10 years, up to 20 5.50 4.75 4.75 More than 20 years 4.75 4.25 4.25 2004 5 Years or less 5.50% 5.00% 4.75% More than 5 years, up to 10 5.50 5.00 4.75 More than 10 years, up to 20 5.00 4.75 4.50 More than 20 years 4.25 4.50 4.25 2005 5 Years or less 5.25% 4.75% 4.50% More than 5 years, up to 10 5.00 4.75 4.50 More than 10 years, up to 20 4.75 4.50 4.25 More than 20 years 4.25 4.00 4.00 2006 5 Years or less 4.50% 5.25% 4.75% More than 5 years, up to 10 5.25 4.75 4.50 More than 10 years, up to 20 4.75 4.50 4.25 More than 20 years 4.25 4.00 4.00 2007 5 Years or less 5.50% 4.75% 4.50% More than 5 years, up to 10 5.25 4.75 4.50 More than 10 years, up to 20 4.25 4.75 4.50 More than 20 years 4.25 4.00 4.00 2008 5 Years or less 5.50% 5.00% 4.50% More than 5 years, up to 10 5.50 4.50 5.00 More than 10 years, up to 20 5.00 4.50 4.25 More than 20 years 4.00 4.25 4.00 2009 5 Years or less 6.00% 5.25% 5.00% More than 5 years, up to 10 5.75 5.25 5.00 More than 10 years, up to 20 4.75 4.50 5.25 More than 20 years 4.50 4.25 4.25 2010 5 Years or less 5.25% 4.75% 4.25% More than 5 years, up to 10 5.00 4.75 4.25 More than 10 years, up to 20 4.75 4.25 4.25 More than 20 years 4.25 4.00 4.00 2011 5 Years or less 5.00% 4.50% 4.25% More than 5 years, up to 10 4.75 4.50 4.25 More than 10 years, up to 20 4.50 4.25 4.00 More than 20 years 4.00 3.75 3.75

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		M	aximum Valuation Interest Rate	
Issue Year	Guarantee Duration	<u>Plan Type A</u>	<u>Plan Type B</u>	<u>Plan Type C</u>
2012	5 Years or less	4.25%	4.00%	3.75%
	More than 5 years, up to 10	4.25	4.00	3.75
	More than 10 years, up to 20	4.00	3.75	3.75
	More than 20 years	3.75	3.50	3.50
2013	5 Years or less	4.00%	3.75%	3.50%
	More than 5 years, up to 10	3.75	3.75	3.50
	More than 10 years, up to 20	3.75	3.50	3.50
	More than 20 years	3.50	3.50	3.50
2014	5 Years or less	4.50%	4.00%	3.75%
	More than 5 years, up to 10	4.25	4.00	3.75
	More than 10 years, up to 20	4.00	3.75	3.75
	More than 20 years	3.75	3.50	3.50
2015	5 Years or less	4.00%	3.75%	3.50%
	More than 5 years, up to 10	4.00	3.75	3.50
	More than 10 years, up to 20	3.75	3.50	3.50
	More than 20 years	3.50	3.50	3.50
2016	5 Years or less	4.00%	3.75%	3.75%
	More than 5 years, up to 10	4.00	3.75	3.75
	More than 10 years, up to 20	4.00	3.75	3.75
	More than 20 years	3.75	3.50	3.50
2017	5 Years or less	3.75%	3.75%	3.50%
	More than 5 years, up to 10	3.75	3.75	3.50
	More than 10 years, up to 20	3.75	3.50	3.50
	More than 20 years	3.50	3.25	3.25
2018	5 Years or less	3.75%	3.75%	3.50%
	More than 5 years, up to 10	3.75	3.75	3.50
	More than 10 years, up to 20	3.75	3.50	3.50
	More than 20 years	3.50	3.25	3.25
2019	5 Years or less	4.00%	3.75%	3.75%
	More than 5 years, up to 10	4.00	3.75	3.75
	More than 10 years, up to 20	3.75	3.50	3.50
	More than 20 years	3.50	3.50	3.50
2020	5 Years or less	3.25%	3.25%	3.25%
	More than 5 years, up to 10	3.25	3.25	3.25
	More than 10 years, up to 20	3.25	3.25	3.25
	More than 20 years	3.25	3.00	3.00
2021	5 Years or less	3.00%	3.00%	3.00%
2021	More than 5 years, up to 10	3.00	3.00	3.00
	More than 10 years, up to 20	3.00	3.00	3.00
	More than 20 years	3.00	3.00	3.00
2022	C Voors or lass	2.500/	2.252/	0.0557
2022	5 Years or less	3.50%	3.25%	3.25%
	More than 5 years, up to 10	3.50	3.25	3.25
	More than 10 years, up to 20	3.25	3.25	3.00
	More than 20 years	3.00	3.00	3.00

	Guarantee Duration	Maximum Valuation Interest Rate		
Issue Year		<u>Plan Type A</u>	<u>Plan Type B</u>	<u>Plan Type C</u>
2023	5 Years or less	4.75%	4.25%	4.00%
	More than 5 years, up to 10	4.50	4.25	4.00
	More than 10 years, up to 20	3.50	3.50	3.50
	More than 20 years	3.50	3.25	3.25

Maximum Valuation Interest Rate **Issue Year Guarantee Duration** Plan Type A Plan Type B Plan Type C 1982 5 Years or less 13.75% 11.25% 10.00% More than 5 years, up to 10 13.25 11.25 10.00 More than 10 years, up to 20 8.75 7.50 7.25 More than 20 years 7.25 6.25 6.25 1983 9.75% 8.75% 5 Years or less 11.75% More than 5 years, up to 10 11.25 9.75 8.75 More than 10 years, up to 20 8.75 7.50 7.00 More than 20 years 7.00 6.25 6.25 1984 8.50% 5 Years or less 11.75% 9.75% More than 5 years, up to 10 11.25 9.75 8.50 More than 10 years, up to 20 8.75 7.50 7.00 More than 20 years 7.00 6.25 6.25 1985 5 Years or less 11.50% 9.50% 8.50% More than 5 years, up to 10 11.00 9.50 8.50 8.50 7.50 7.00 More than 10 years, up to 20 More than 20 years 7.00 6.25 6.25 1986 5 Years or less 9.50% 8.00% 7.25% More than 5 years, up to 10 9.25 8.00 7.25 More than 10 years, up to 20 7.75 6.75 6.50 More than 20 years 6.50 5.75 5.75 1987 5 Years or less 8.50% 7.25% 6.50% More than 5 years, up to 10 8.00 7.25 6.50 More than 10 years, up to 20 7.25 6.50 6.00 More than 20 years 6.00 5.50 5.50 7.75% 7.00% 1988 5 Years or less 9.25% 7.00 More than 5 years, up to 10 8.75 7.75 More than 10 years, up to 20 7.50 6.50 6.25 More than 20 years 6.25 5.75 5.75 1989 5 Years or less 9.00% 7.50% 7.00% More than 5 years, up to 10 8.75 7.50 7.00 More than 10 years, up to 20 7.50 6.50 6.25 More than 20 years 5.50 5.50 6.25 1990 5 Years or less 8.50% 7.25% 6.50% More than 5 years, up to 10 8.25 7.25 6.50 More than 10 years, up to 20 7.50 6.50 6.25 More than 20 years 6.25 5.50 5.50 1991 5 Years or less 8.75% 7.25% 6.75% More than 5 years, up to 10 8.25 7.25 6.75 More than 10 years, up to 20 7.50 6.50 6.25 More than 20 years 6.25 5.50 5.50

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Maximum Valuation Interest Rate **Issue Year Guarantee Duration** Plan Type A Plan Type B Plan Type C 1992 5 Years or less 8.00% 6.75% 6.25% 6.25 More than 5 years, up to 10 7.75 6.75 6.00 More than 10 years, up to 20 7.00 6.25 More than 20 years 6.00 5.25 5.25 1993 6.25% 5.75% 5 Years or less 7.25% More than 5 years, up to 10 7.00 6.25 5.75 More than 10 years, up to 20 6.50 5.75 5.50 More than 20 years 5.50 5.00 5.00 1994 6.00% 5.50% 5 Years or less 6.75% More than 5 years, up to 10 6.50 6.00 5.50 More than 10 years, up to 20 6.25 5.50 5.25 More than 20 years 4.75 5.25 4.75 1995 5 Years or less 7.50% 6.50% 6.00% More than 5 years, up to 10 7.25 6.50 6.00 6.50 5.75 5.50 More than 10 years, up to 20 More than 20 years 5.50 5.00 5.00 1996 5 Years or less 6.75% 6.00% 5.50% 6.00 5.50 More than 5 years, up to 10 6.75 More than 10 years, up to 20 6.25 5.50 5.25 More than 20 years 5.25 4.75 4.75 1997 5 Years or less 7.00% 6.00% 5.50% More than 5 years, up to 10 6.75 6.00 5.50 More than 10 years, up to 20 6.25 5.50 5.25 More than 20 years 5.25 5.00 5.00 1998 5.75% 5.25% 5 Years or less 6.50% 5.25 More than 5 years, up to 10 6.25 5.75 More than 10 years, up to 20 6.00 5.25 5.00 More than 20 years 5.00 4.75 4.75 1999 5 Years or less 6.25% 5.50% 5.25% More than 5 years, up to 10 6.25 5.50 5.25 More than 10 years, up to 20 5.75 5.25 5.00 More than 20 years 5.00 4.50 4.50 2000 5 Years or less 7.25% 6.25% 5.75% More than 5 years, up to 10 7.00 6.25 5.75 More than 10 years, up to 20 6.00 5.50 5.25 More than 20 years 4.75 4.75 5.25 2001 5 Years or less 7.00% 6.00% 5.50% More than 5 years, up to 10 6.75 6.00 5.50 More than 10 years, up to 20 5.50 6.25 5.25 More than 20 years 5.25 4.75 4.75

Maximum Valuation Interest Rate **Issue Year Guarantee Duration** Plan Type A Plan Type B Plan Type C 2002 5 Years or less 6.75% 6.00% 5.50% 5.50 More than 5 years, up to 10 6.50 6.00 More than 10 years, up to 20 6.00 5.50 5.25 More than 20 years 5.25 4.75 4.75 2003 5.50% 5.00% 5 Years or less 6.25% More than 5 years, up to 10 6.00 5.50 5.00 More than 10 years, up to 20 5.50 5.00 4.75 More than 20 years 4.75 4.50 4.50 2004 5.00% 4.75% 5 Years or less 5.75% More than 5 years, up to 10 5.50 5.00 4.75 4.75 4.75 More than 10 years, up to 20 5.25 More than 20 years 4.25 4.75 4.25 2005 5 Years or less 5.25% 4.75% 4.50% More than 5 years, up to 10 5.25 4.75 4.50 5.00 4.50 4.50 More than 10 years, up to 20 More than 20 years 4.50 4.00 4.00 2006 5 Years or less 5.50% 4.75% 4.50% 4.75 4.50 More than 5 years, up to 10 5.25 More than 10 years, up to 20 5.00 4.50 4.50 More than 20 years 4.50 4.25 4.25 2007 5 Years or less 5.50% 5.00% 4.75% More than 5 years, up to 10 5.50 5.00 4.75 More than 10 years, up to 20 5.00 4.50 4.50 More than 20 years 4.50 4.25 4.25 2008 5.00% 4.75% 5 Years or less 5.75% 5.00 4.75 More than 5 years, up to 10 5.50 More than 10 years, up to 20 5.00 4.75 4.50 More than 20 years 4.50 4.25 4.25 2009 5 Years or less 6.25% 5.50% 5.00% More than 5 years, up to 10 6.00 5.50 5.00 More than 10 years, up to 20 5.25 4.75 4.75 More than 20 years 4.75 4.25 4.25 2010 5 Years or less 5.25% 4.75% 4.50% 4.75 4.50 More than 5 years, up to 10 5.25 More than 10 years, up to 20 5.00 4.50 4.25 More than 20 years 4.25 4.00 4.00 2011 4.25% 5 Years or less 5.00% 4.50% 4.25 More than 5 years, up to 10 5.00 4.50 More than 10 years, up to 20 4.75 4.25 4.25 More than 20 years 4.25 4.00 4.00

Maximum Valuation Interest Rate Issue Year **Guarantee Duration** Plan Type A Plan Type B Plan Type C 2012 5 Years or less 4.25% 4.00% 3.75% 4.25 4.00 3.75 More than 5 years, up to 10 4.00 3.75 More than 10 years, up to 20 3.75 More than 20 years 3.75 3.50 3.50 2013 4.00% 3.75% 3.75% 5 Years or less More than 5 years, up to 10 4.00 3.75 3.75 More than 10 years, up to 20 3.75 3.75 3.50 More than 20 years 3.50 3.50 3.50 2014 4.50% 4.00% 4.00% 5 Years or less More than 5 years, up to 10 4.50 4.00 4.00 More than 10 years, up to 20 4.00 3.75 3.75 More than 20 years 3.75 3.50 3.50 2015 5 Years or less 4.00% 3.75% 3.75% More than 5 years, up to 10 4.00 3.75 3.75 More than 10 years, up to 20 3.75 3.75 3.50 More than 20 years 3.50 3.50 3.50 2016 5 Years or less 4.25% 4.00% 3.75% More than 5 years, up to 10 4.00 4.00 3.75 More than 10 years, up to 20 4.00 3.75 3.75 More than 20 years 3.75 3.50 3.50 2017 5 Years or less 4.00% 3.75% 3.50% More than 5 years, up to 10 3.75 3.75 3.50 More than 10 years, up to 20 3.75 3.50 3.50 More than 20 years 3.50 3.50 3.50 2018 4.00% 3.75% 3.50% 5 Years or less 3.75 3.50 More than 5 years, up to 10 3.75 More than 10 years, up to 20 3.75 3.50 3.50 More than 20 years 3.50 3.50 3.50 2019 5 Years or less 4.00% 3.75% 3.75% More than 5 years, up to 10 4.00 3.75 3.75 More than 10 years, up to 20 3.75 3.75 3.50 More than 20 years 3.50 3.50 3.50 2020 5 Years or less 3.25% 3.25% 3.25% 3.25 More than 5 years, up to 10 3.25 3.25 More than 10 years, up to 20 3.25 3.25 3.25 More than 20 years 3.25 3.25 3.25 2021 5 Years or less 3.00% 3.00% 3.00% More than 5 years, up to 10 3.00 3.00 3.00 More than 10 years, up to 20 3.00 3.00 3.00 More than 20 years 3.00 3.00 3.00

Issue Year	Guarantee Duration	Plan Type A	Plan Type B	Plan Type C
2022	5 Years or less	3.50%	3.25%	3.25%
	More than 5 years, up to 10	3.50	3.25	3.25
	More than 10 years, up to 20	3.25	3.25	3.25
	More than 20 years	3.25	3.00	3.00
2023	5 Years or less	4.75%	4.50%	4.25%
	More than 5 years, up to 10	4.75	4.50	4.25
	More than 10 years, up to 20	3.50	3.50	3.50
	More than 20 years	3.50	3.25	3.25

F. Other Annuities and Guaranteed Interest Contracts, <u>without</u> cash settlement options, valued on the "Issue Year" basis unless covered by Section 103.5 of 11 NYCRR 103 (Insurance Regulation 213).

		Maximum Valuation Interest Rate
Issue Year	<u>Guarantee Duration</u>	<u>Plan Type A</u>
1982	5 Years or less	13.25%
	More than 5 years, up to 10	12.50
	More than 10 years, up to 20	11.25
	More than 20 years	8.75
1983	5 Years or less	11.25%
	More than 5 years, up to 10	10.75
	More than 10 years, up to 20	9.75
	More than 20 years	7.75
1984	5 Years or less	11.25%
	More than 5 years, up to 10	10.75
	More than 10 years, up to 20	9.75
	More than 20 years	7.50
1985	5 Years or less	11.00%
	More than 5 years, up to 10	10.50
	More than 10 years, up to 20	9.50
	More than 20 years	7.50
1986	5 Years or less	9.25%
	More than 5 years, up to 10	8.75
	More than 10 years, up to 20	8.00
	More than 20 years	6.50
1987	5 Years or less	8.00%
	More than 5 years, up to 10	7.75
	More than 10 years, up to 20	7.25
	More than 20 years	6.00
1988	5 Years or less	8.75%
	More than 5 years, up to 10	8.50
	More than 10 years, up to 20	7.75
	More than 20 years	6.25
1989	5 Years or less	8.75%
	More than 5 years, up to 10	8.25
	More than 10 years, up to 20	7.50
	More than 20 years	6.25
1990	5 Years or less	8.25%
	More than 5 years, up to 10	8.00
	More than 10 years, up to 20	7.25
	More than 20 years	6.00
1991	5 Years or less	8.25%
	More than 5 years, up to 10	8.00
	More than 10 years, up to 20	7.25
	More than 20 years	6.00
1992	5 Years or less	7.75%
	More than 5 years, up to 10	7.50
	More than 10 years, up to 20	6.75
	More than 20 years	5.75

F. (cont.) Other Annuities and Guaranteed Interest Contracts, <u>without</u> cash settlement options, valued on the "Issue Year" basis unless covered by Section 103.5 of 11 NYCRR 103 (Insurance Regulation 213).

<u>Issue Year</u>	Guarantee Duration	Maximum Valuation Interest Rate <u>Plan Type A</u>
1993	5 Years or less	7.00%
	More than 5 years, up to 10	6.75
	More than 10 years, up to 20	6.25
	More than 20 years	5.25
1994	5 Years or less	6.50%
	More than 5 years, up to 10	6.50
	More than 10 years, up to 20	6.00
	More than 20 years	5.00
1995	5 Years or less	7.25%
	More than 5 years, up to 10	7.00
	More than 10 years, up to 20	6.50
	More than 20 years	5.50
1996	5 Years or less	6.75%
	More than 5 years, up to 10	6.50
	More than 10 years, up to 20	6.00
	More than 20 years	5.00
1997	5 Years or less	6.75%
	More than 5 years, up to 10	6.50
	More than 10 years, up to 20	6.00
	More than 20 years	5.25
1998	5 Years or less	6.25%
	More than 5 years, up to 10	6.00
	More than 10 years, up to 20	5.75
	More than 20 years	4.75
1999	5 Years or less	6.25%
	More than 5 years, up to 10	6.00
	More than 10 years, up to 20	5.50
	More than 20 years	4.75
2000	5 Years or less	7.00%
	More than 5 years, up to 10	6.75
	More than 10 years, up to 20	6.25
	More than 20 years	5.25
2001	5 Years or less	6.75%
	More than 5 years, up to 10	6.50
	More than 10 years, up to 20	6.00
	More than 20 years	5.00
2002	5 Years or less	6.50%
	More than 5 years, up to 10	6.25
	More than 10 years, up to 20	6.00
	More than 20 years	5.00

F. (cont.) Other Annuities and Guaranteed Interest Contracts, <u>without</u> cash settlement options, valued on the "Issue Year" basis unless covered by Section 103.5 of 11 NYCRR 103 (Insurance Regulation 213).

Issue Year Guarantee Duration Plan Type A 2003 5 Years or less 6.00% More than 5 years, up to 10 More than 10 years, up to 20 More than 20 years 5.50 More than 5 years, up to 10 More than 5 years, up to 10 More than 5 years, up to 10 More than 5 years, up to 20 More than 5 years, up to 20 More than 20 years 5.50% More than 10 years, up to 20 More than 20 years 4.50
2003 5 Years or less More than 5 years, up to 10 More than 5 years, up to 10 More than 10 years, up to 20 More than 20 years 5.75 More than 20 years 2004 5 Years or less More than 5 years, up to 10 More than 10 years, up to 20 5.50 More than 5 years, up to 20
More than 5 years, up to 10 More than 10 years, up to 20 More than 20 years 5.50 More than 20 years 4.75 2004 5 Years or less More than 5 years, up to 10 More than 10 years, up to 20 5.50 More than 10 years, up to 20
More than 10 years, up to 20 More than 20 years 5.50 More than 20 years 4.75 2004 5 Years or less More than 5 years, up to 10 More than 10 years, up to 20 5.50 More than 10 years, up to 20
More than 20 years 4.75 2004 5 Years or less 5.50%
2004 5 Years or less 5.50% More than 5 years, up to 10 5.50 More than 10 years, up to 20 5.00
More than 5 years, up to 10 5.50 More than 10 years, up to 20 5.00
More than 10 years, up to 20 5.00
More than 20 years 4.50
2005 5 Years or less 5.25%
More than 5 years, up to 10 5.00
More than 10 years, up to 20 4.75
More than 20 years 4.25
2006 5 Years or less 5.25%
More than 5 years, up to 10 5.25
More than 10 years, up to 20 4.75
More than 20 years 4.25
2007 5 Years or less 5.50%
More than 5 years, up to 10 5.25
More than 10 years, up to 20 5.00
More than 20 years 4.25
2008 5 Years or less 5.50%
More than 5 years, up to 10 5.50
More than 10 years, up to 20 5.00
More than 20 years 4.50
2009 5 Years or less 6.00%
More than 5 years, up to 10 5.75
More than 10 years, up to 20 5.50
More than 20 years 4.75
2010 5 Years or less 5.25%
More than 5 years, up to 10 5.00
More than 10 years, up to 20 4.75
More than 20 years 4.25
2011 5 Years or less 5.00%
More than 5 years, up to 10 4.75
More than 10 years, up to 20 4.50
More than 20 years 4.00
2012 5 Years or less 4.25%
More than 5 years, up to 10 4.25
More than 10 years, up to 20 4.00
More than 20 years 3.75
2013 5 Years or less 4.00%
More than 5 years, up to 10 3.75
More than 10 years, up to 20 3.75
More than 20 years 3.50

F. (cont.) Other Annuities and Guaranteed Interest Contracts, <u>without</u> cash settlement options, valued on the "Issue Year" basis unless covered by Section 103.5 of 11 NYCRR 103 (Insurance Regulation 213).

		Maximum Valuation Interest Rate
Issue Year	Guarantee Duration	Plan Type A
2014	5 Years or less	4.50%
	More than 5 years, up to 10	4.25
	More than 10 years, up to 20	4.00
	More than 20 years	3.75
2015	5 Years or less	4.00%
	More than 5 years, up to 10	4.00
	More than 10 years, up to 20	3.75
	More than 20 years	3.50
2016	5 Years or less	4.00%
	More than 5 years, up to 10	4.00
	More than 10 years, up to 20	4.00
	More than 20 years	3.75
2017	5 Years or less	3.75%
	More than 5 years, up to 10	3.75
	More than 10 years, up to 20	3.75
	More than 20 years	3.50
2018	5 Years or less	3.75%
	More than 5 years, up to 10	3.75
	More than 10 years, up to 20	3.75
	More than 20 years	3.50
2019	5 Years or less	4.00%
	More than 5 years, up to 10	4.00
	More than 10 years, up to 20	3.75
	More than 20 years	3.50
2020	5 Years or less	3.25%
	More than 5 years, up to 10	3.25
	More than 10 years, up to 20	3.25
	More than 20 years	3.25
2021	5 Years or less	3.00%
	More than 5 years, up to 10	3.00
	More than 10 years, up to 20	3.00
	More than 20 years	3.00
2022	5 Years or less	3.50%
2022	More than 5 years, up to 10	3.50%
	More than 10 years, up to 20	3.25
	More than 20 years	3.25
	Word than 20 years	3.23
2023	5 Years or less	4.75%
	More than 5 years, up to 10	4.50
	More than 10 years, up to 20	4.50
	More than 20 years	4.00

			Maximum Valuation Interest Rate	
Issue Year	Guarantee Duration	Plan Type A	<u>Plan Type B</u>	Plan Type C
1982	5 Years or less	15.00%	13.75%	10.00%
	More than 5 years, up to 10	14.50	13.75	10.00
	More than 10 years, up to 20	13.25	12.50	9.25
	More than 20 years	10.50	10.50	8.00
1983	5 Years or less	12.75%	11.75%	8.75%
	More than 5 years, up to 10	12.25	11.75	8.75
	More than 10 years, up to 20	11.25	10.75	8.25
	More than 20 years	9.25	9.25	7.25
1984	5 Years or less	12.75%	11.75%	8.50%
	More than 5 years, up to 10	12.25	11.75	8.50
	More than 10 years, up to 20	11.25	10.75	8.00
	More than 20 years	9.25	9.25	7.00
1985	5 Years or less	12.50%	11.50%	8.50%
	More than 5 years, up to 10	12.00	11.50	8.50
	More than 10 years, up to 20	11.00	10.50	8.00
	More than 20 years	9.00	9.00	7.00
1986	5 Years or less	10.25%	9.50%	7.25%
	More than 5 years, up to 10	10.00	9.50	7.25
	More than 10 years, up to 20	9.25	8.75	6.75
	More than 20 years	7.75	7.75	6.00
1987	5 Years or less	9.00%	8.50%	6.50%
	More than 5 years, up to 10	8.75	8.50	6.50
	More than 10 years, up to 20	8.00	7.75	6.25
	More than 20 years	6.75	6.75	5.50
1988	5 Years or less	10.00%	9.25%	7.00%
	More than 5 years, up to 10	9.50	9.25	7.00
	More than 10 years, up to 20	8.75	8.50	6.75
	More than 20 years	7.50	7.50	6.00
1989	5 Years or less	9.75%	9.00%	7.00%
	More than 5 years, up to 10	9.50	9.00	7.00
	More than 10 years, up to 20	8.75	8.25	6.50
	More than 20 years	7.25	7.25	5.75
1990	5 Years or less	9.25%	8.50%	6.50%
	More than 5 years, up to 10	8.75	8.50	6.50
	More than 10 years, up to 20	8.25	8.00	6.25
	More than 20 years	7.00	7.00	5.50
1991	5 Years or less	9.25%	8.75%	6.75%
	More than 5 years, up to 10	9.00	8.75	6.75
	More than 10 years, up to 20	8.25	8.00	6.25
	More than 20 years	7.00	7.00	5.75

		Maximum Valuation Interest Rate		
Issue Year	Guarantee Duration	<u>Plan Type A</u>	<u>Plan Type B</u>	<u>Plan Type C</u>
1992	5 Years or less	8.50%	8.00%	6.25%
	More than 5 years, up to 10	8.25	8.00	6.25
	More than 10 years, up to 20	7.75	7.50	6.00
	More than 20 years	6.50	6.50	5.25
1993	5 Years or less	7.75%	7.25%	5.75%
	More than 5 years, up to 10	7.50	7.25	5.75
	More than 10 years, up to 20	7.00	6.75	5.50
	More than 20 years	6.00	6.00	5.00
1994	5 Years or less	7.25%	6.75%	5.50%
	More than 5 years, up to 10	7.00	6.75	5.50
	More than 10 years, up to 20	6.50	6.50	5.25
	More than 20 years	5.75	5.75	4.75
1995	5 Years or less	8.25%	7.50%	6.00%
	More than 5 years, up to 10	8.00	7.50	6.00
	More than 10 years, up to 20	7.25	7.00	5.75
	More than 20 years	6.25	6.25	5.25
1996	5 Years or less	7.25%	6.75%	5.50%
	More than 5 years, up to 10	7.00	6.75	5.50
	More than 10 years, up to 20	6.75	6.50	5.25
	More than 20 years	5.75	5.75	4.75
1997	5 Years or less	7.50%	7.00%	5.50%
	More than 5 years, up to 10	7.25	7.00	5.50
	More than 10 years, up to 20	6.75	6.50	5.25
	More than 20 years	5.75	5.75	5.00
1998	5 Years or less	7.00%	6.50%	5.25%
	More than 5 years, up to 10	6.75	6.50	5.25
	More than 10 years, up to 20	6.25	6.00	5.00
	More than 20 years	5.50	5.50	4.75
1999	5 Years or less	6.75%	6.25%	5.25%
	More than 5 years, up to 10	6.50	6.25	5.25
	More than 10 years, up to 20	6.25	6.00	5.00
	More than 20 years	5.50	5.50	4.50
2000	5 Years or less	7.75%	7.25%	5.75%
	More than 5 years, up to 10	7.50	7.25	5.75
	More than 10 years, up to 20	7.00	6.75	5.50
	More than 20 years	6.00	6.00	5.00
2001	5 Years or less	7.50%	7.00%	5.50%
	More than 5 years, up to 10	7.25	7.00	5.50
	More than 10 years, up to 20	6.75	6.50	5.25
	More than 20 years	5.75	5.75	5.00

		Maximum Valuation Interest Rate		
<u>Issue Year</u>	Guarantee Duration	<u>Plan Type A</u>	<u>Plan Type B</u>	<u>Plan Type C</u>
2002	5 Years or less	7.25%	6.75%	5.50%
	More than 5 years, up to 10	7.00	6.75	5.50
	More than 10 years, up to 20	6.50	6.25	5.25
	More than 20 years	5.75	5.75	4.75
2003	5 Years or less	6.50%	6.25%	5.00%
	More than 5 years, up to 10	6.25	6.25	5.00
	More than 10 years, up to 20	6.00	5.75	4.75
	More than 20 years	5.25	5.25	4.50
2004	5 Years or less	6.00%	5.75%	4.75%
	More than 5 years, up to 10	6.00	5.75	4.75
	More than 10 years, up to 20	5.50	5.50	4.75
	More than 20 years	5.00	5.00	4.25
2005	5 Years or less	5.75%	5.25%	4.50%
	More than 5 years, up to 10	5.50	5.25	4.50
	More than 10 years, up to 20	5.25	5.00	4.50
	More than 20 years	4.75	4.75	4.00
2006	5 Years or less	5.75%	5.50%	4.50%
	More than 5 years, up to 10	5.50	5.50	4.50
	More than 10 years, up to 20	5.25	5.25	4.50
	More than 20 years	4.75	4.75	4.25
2007	5 Years or less	5.75%	5.50%	4.75%
	More than 5 years, up to 10	5.75	5.50	4.75
	More than 10 years, up to 20	5.50	5.25	4.50
	More than 20 years	4.75	4.75	4.25
2008	5 Years or less	6.00%	5.75%	4.75%
	More than 5 years, up to 10	6.00	5.75	4.75
	More than 10 years, up to 20	5.50	5.50	4.50
	More than 20 years	5.00	5.00	4.25
2009	5 Years or less	6.50%	6.25%	5.00%
	More than 5 years, up to 10	6.50	6.25	5.00
	More than 10 years, up to 20	6.00	5.75	5.00
	More than 20 years	5.25	5.25	4.50
2010	5 Years or less	5.50%	5.25%	4.50%
	More than 5 years, up to 10	5.50	5.25	4.50
	More than 10 years, up to 20	5.25	5.00	4.25
	More than 20 years	4.75	4.75	4.00
2011	5 Years or less	5.25%	5.00%	4.25%
	More than 5 years, up to 10	5.25	5.00	4.25
	More than 10 years, up to 20	5.00	4.75	4.25
	More than 20 years	4.50	4.50	4.00

Maximum Valuation Interest Rate **Guarantee Duration** Plan Type A Plan Type B Plan Type C Issue Year 2012 4.25% 5 Years or less 4.50% 3.75% 4.50 4.25 More than 5 years, up to 10 3.75 More than 10 years, up to 20 4.25 4.25 3.75 More than 20 years 4.00 4.00 3.50 2013 5 Years or less 4.00% 4.00% 3.75% More than 5 years, up to 10 4.00 4.00 3.75 More than 10 years, up to 20 4.00 3.75 3.50 More than 20 years 3.75 3.75 3.50 2014 5 Years or less 4.75% 4.50% 4.00% More than 5 years, up to 10 4.50 4.50 4.00 More than 10 years, up to 20 4.50 4.25 3.75 More than 20 years 4.00 4.00 3.75 2015 5 Years or less 4.25% 4.00% 3.75% More than 5 years, up to 10 4.00 4.00 3.75 More than 10 years, up to 20 4.00 4.00 3.50 More than 20 years 3.75 3.75 3.50 2016 5 Years or less 4.25% 4.25% 3.75% 4.25 4.25 More than 5 years, up to 10 3.75 4.00 4.00 3.75 More than 10 years, up to 20 More than 20 years 3.75 3.75 3.50 2017 5 Years or less 4.00% 4.00% 3.50% More than 5 years, up to 10 4.00 4.00 3.50 3.75 3.75 3.50 More than 10 years, up to 20 More than 20 years 3.75 3.75 3.50 2018 4.00% 4.00% 3.50% 5 Years or less 4.00 4.00 3.50 More than 5 years, up to 10 More than 10 years, up to 20 3.75 3.75 3.50 More than 20 years 3.75 3.75 3.50 2019 5 Years or less 4.25% 4.00% 3.75% More than 5 years, up to 10 4.25 4.00 3.75 More than 10 years, up to 20 4.00 4.00 3.75 More than 20 years 3.75 3.75 3.50 2020 5 Years or less 3.25% 3.25% 3.25% 3.25 3.25 More than 5 years, up to 10 3.25 More than 10 years, up to 20 3.25 3.25 3.25 More than 20 years 3.25 3.25 3.25 2021 5 Years or less 3.00% 3.00% 3.00% 3.00 More than 5 years, up to 10 3.00 3.00 More than 10 years, up to 20 3.00 3.00 3.00 3.00 3.00 More than 20 years 3.00 2022 5 Years or less 3.50% 3.50% 3.25% 3.25 More than 5 years, up to 10 3.50 3.50 More than 10 years, up to 20 3.50 3.50 3.25 More than 20 years 3.25 3.25 3.25

Maximum Valuation Interest Rate Plan Type C Issue Year **Guarantee Duration** Plan Type A Plan Type B 2023 4.75% 5 Years or less 5.00% 4.25% More than 5 years, up to 10 5.00 4.75 4.25 More than 10 years, up to 20 4.75 4.50 4.00 More than 20 years 4.25 4.25 3.75

		Maximum Valuation Interest Rate		
Issue Year	Guarantee Duration	<u>Plan Type A</u>	<u>Plan Type B</u>	<u>Plan Type C</u>
1982	5 Years or less	15.75%	14.50%	10.50%
	More than 5 years, up to 10	15.00	14.50	10.50
	More than 10 years, up to 20	13.75	13.25	10.00
	More than 20 years	11.25	11.25	8.75
1983	5 Years or less	13.50%	12.25%	9.25%
	More than 5 years, up to 10	12.75	12.25	9.25
	More than 10 years, up to 20	11.75	11.25	8.75
	More than 20 years	9.75	9.75	7.75
1984	5 Years or less	13.25%	12.25%	9.25%
	More than 5 years, up to 10	12.75	12.25	9.25
	More than 10 years, up to 20	11.75	11.25	8.50
	More than 20 years	9.75	9.75	7.50
1985	5 Years or less	13.00%	12.00%	9.00%
	More than 5 years, up to 10	12.50	12.00	9.00
	More than 10 years, up to 20	11.50	11.00	8.50
	More than 20 years	9.50	9.50	7.50
1986	5 Years or less	10.75%	10.00%	7.75%
	More than 5 years, up to 10	10.25	10.00	7.75
	More than 10 years, up to 20	9.50	9.25	7.25
	More than 20 years	8.00	8.00	6.50
1987	5 Years or less	9.50%	8.75%	6.75%
	More than 5 years, up to 10	9.00	8.75	6.75
	More than 10 years, up to 20	8.50	8.00	6.50
	More than 20 years	7.25	7.25	6.00
1988	5 Years or less	10.25%	9.50%	7.50%
	More than 5 years, up to 10	10.00	9.50	7.50
	More than 10 years, up to 20	9.25	8.75	7.00
	More than 20 years	7.75	7.75	6.25
1989	5 Years or less	10.00%	9.50%	7.25%
	More than 5 years, up to 10	9.75	9.50	7.25
	More than 10 years, up to 20	9.00	8.75	7.00
	More than 20 years	7.50	7.50	6.25
1990	5 Years or less	9.50%	8.75%	7.00%
	More than 5 years, up to 10	9.25	8.75	7.00
	More than 10 years, up to 20	8.50	8.25	6.50
	More than 20 years	7.25	7.25	6.00
1991	5 Years or less	9.75%	9.00%	7.00%
	More than 5 years, up to 10	9.25	9.00	7.00
	More than 10 years, up to 20	8.75	8.25	6.75
	More than 20 years	7.25	7.25	6.00

Maximum Valuation Interest Rate **Issue Year Guarantee Duration** Plan Type A Plan Type B Plan Type C 1992 5 Years or less 9.00% 8.25% 6.50% 8.25 6.50 More than 5 years, up to 10 8.50 7.75 More than 10 years, up to 20 8.00 6.25 More than 20 years 6.75 6.75 5.75 1993 7.50% 6.00% 5 Years or less 8.25% More than 5 years, up to 10 7.75 7.50 6.00 More than 10 years, up to 20 7.25 7.00 5.75 More than 20 years 6.25 6.25 5.25 1994 7.50% 7.00% 5.75% 5 Years or less More than 5 years, up to 10 7.25 7.00 5.75 More than 10 years, up to 20 6.75 6.50 5.50 More than 20 years 6.00 6.00 5.00 1995 5 Years or less 8.50% 8.00% 6.25% More than 5 years, up to 10 8.25 8.00 6.25 7.50 7.25 6.00 More than 10 years, up to 20 More than 20 years 6.50 6.50 5.50 1996 5 Years or less 7.50% 7.00% 5.75% 7.00 5.75 More than 5 years, up to 10 7.25 More than 10 years, up to 20 6.75 6.75 5.50 More than 20 years 6.00 6.00 5.00 1997 5 Years or less 7.75% 7.25% 5.75% More than 5 years, up to 10 7.50 7.25 5.75 More than 10 years, up to 20 7.00 6.75 5.50 More than 20 years 6.00 6.00 5.25 1998 6.75% 5.50% 5 Years or less 7.00% 7.00 5.50 More than 5 years, up to 10 6.75 More than 10 years, up to 20 6.50 6.25 5.25 More than 20 years 5.75 5.75 4.75 1999 5 Years or less 7.00% 6.50% 5.50% More than 5 years, up to 10 6.75 6.50 5.50 More than 10 years, up to 20 6.25 6.25 5.25 More than 20 years 5.50 5.50 4.75 2000 5 Years or less 8.00% 7.50% 6.00% 6.00 More than 5 years, up to 10 7.75 7.50 More than 10 years, up to 20 7.25 7.00 5.75 More than 20 years 6.25 5.25 6.25 2001 5 Years or less 7.75% 7.25% 5.75% 7.25 More than 5 years, up to 10 7.50 5.75 More than 10 years, up to 20 7.00 6.75 5.50 More than 20 years 6.00 6.00 5.00

Maximum Valuation Interest Rate **Issue Year Guarantee Duration** Plan Type A Plan Type B Plan Type C 2002 5 Years or less 7.50% 7.00% 5.75% 7.25 7.00 5.75 More than 5 years, up to 10 More than 10 years, up to 20 6.75 6.50 5.50 More than 20 years 6.00 6.00 5.00 2003 6.75% 6.25% 5.25% 5 Years or less More than 5 years, up to 10 6.50 6.25 5.25 More than 10 years, up to 20 6.25 6.00 5.00 More than 20 years 5.50 5.50 4.75 2004 6.00% 5.00% 5 Years or less 6.25% More than 5 years, up to 10 6.00 6.00 5.00 More than 10 years, up to 20 5.75 5.50 4.75 More than 20 years 5.00 5.00 4.50 2005 5 Years or less 5.75% 5.50% 4.75% More than 5 years, up to 10 5.75 5.50 4.75 5.25 5.25 4.50 More than 10 years, up to 20 More than 20 years 4.75 4.75 4.25 2006 5 Years or less 5.75% 5.50% 4.75% 5.50 4.75 More than 5 years, up to 10 5.75 More than 10 years, up to 20 5.50 5.25 4.50 More than 20 years 4.75 4.75 4.25 2007 5 Years or less 6.00% 5.75% 4.75% More than 5 years, up to 10 5.75 5.75 4.75 More than 10 years, up to 20 5.50 5.50 4.75 More than 20 years 5.00 5.00 4.25 2008 6.00% 5.00% 5 Years or less 6.25% 6.00 5.00 More than 5 years, up to 10 6.00 More than 10 years, up to 20 5.75 5.50 4.75 More than 20 years 5.00 5.00 4.50 2009 5 Years or less 6.75% 6.50% 5.25% More than 5 years, up to 10 6.50 6.50 5.25 More than 10 years, up to 20 6.25 6.00 5.00 More than 20 years 5.50 4.75 5.50 2010 5 Years or less 5.75% 5.50% 4.75% 4.75 More than 5 years, up to 10 5.50 5.50 More than 10 years, up to 20 5.25 5.25 4.50 More than 20 years 4.75 4.25 4.75 2011 4.50% 5 Years or less 5.25% 5.25% 5.25 4.50 More than 5 years, up to 10 5.25 5.00 5.00 4.25 More than 10 years, up to 20 More than 20 years 4.50 4.50 4.00

		Maximum Valuation Interest Rate		
Issue Year	Guarantee Duration	<u>Plan Type A</u>	<u>Plan Type B</u>	<u>Plan Type C</u>
2012	5 Years or less	4.50%	4.50%	4.00%
	More than 5 years, up to 10	4.50	4.50	4.00
	More than 10 years, up to 20	4.25	4.25	3.75
	More than 20 years	4.00	4.00	3.75
2013	5 Years or less	4.25%	4.00%	3.75%
	More than 5 years, up to 10	4.00	4.00	3.75
	More than 10 years, up to 20	4.00	4.00	3.75
	More than 20 years	3.75	3.75	3.50
2014	5 Years or less	4.75%	4.50%	4.00%
	More than 5 years, up to 10	4.75	4.50	4.00
	More than 10 years, up to 20	4.50	4.50	4.00
	More than 20 years	4.00	4.00	3.75
2015	5 Years or less	4.25%	4.00%	3.75%
	More than 5 years, up to 10	4.25	4.00	3.75
	More than 10 years, up to 20	4.00	4.00	3.75
	More than 20 years	3.75	3.75	3.50
2016	5 Years or less	4.50%	4.25%	3.75%
	More than 5 years, up to 10	4.25	4.25	3.75
	More than 10 years, up to 20	4.25	4.00	3.75
	More than 20 years	4.00	4.00	3.75
2017	5 Years or less	4.00%	4.00%	3.75%
	More than 5 years, up to 10	4.00	4.00	3.75
	More than 10 years, up to 20	4.00	3.75	3.50
	More than 20 years	3.75	3.75	3.50
2018	5 Years or less	4.00%	4.00%	3.75%
	More than 5 years, up to 10	4.00	4.00	3.75
	More than 10 years, up to 20	4.00	3.75	3.50
	More than 20 years	3.75	3.75	3.50
2019	5 Years or less	4.25%	4.25%	3.75%
	More than 5 years, up to 10	4.25%	4.25	3.75
	More than 10 years, up to 20	4.00	4.00	3.75
	More than 20 years	3.75	3.75	3.50
2020	5 Years or less	3.25%	3.25%	3.25%
2020	More than 5 years, up to 10	3.25	3.25	3.25
	More than 10 years, up to 20	3.25	3.25	3.25
	More than 20 years	3.25	3.25	3.25
2024	E.V.	2.000/	2.000/	2.022/
2021	5 Years or less	3.00%	3.00%	3.00%
	More than 5 years, up to 10	3.00	3.00	3.00
	More than 10 years, up to 20	3.00	3.00	3.00
	More than 20 years	3.00	3.00	3.00

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		Maximum Value Interest Rate		
Issue Year	Guarantee Duration	Plan Type A	Plan Type B	Plan Type C
2022	5 Years or less	3.50%	3.50%	3.25%
	More than 5 years, up to 10	3.50	3.50	3.25
	More than 10 years, up to 20	3.50	3.50	3.25
	More than 20 years	3.25	3.25	3.25
2023	5 Years or less	5.25%	5.00%	4.25%
	More than 5 years, up to 10	5.00	5.00	4.25
	More than 10 years, up to 20	4.75	4.75	4.25
	More than 20 years	4.50	4.50	4.00